



Atlantic Canada
Opportunities
Agency

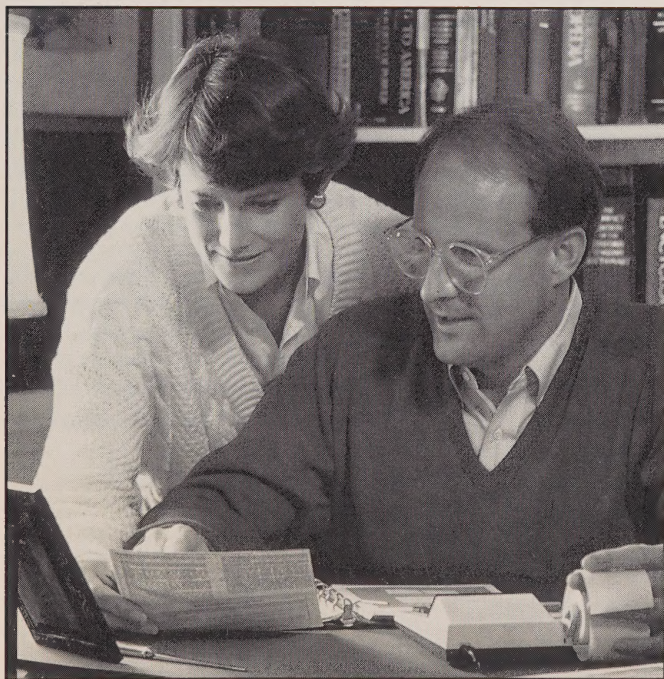
Agence de
promotion économique
du Canada atlantique

Government
Publications

Helping People Succeed in Business

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The Entrepreneur's Guide of Where to Get Help in Atlantic Canada



Canada



About ACOA

The Atlantic Canada Opportunities Agency (ACOA) is a federal government agency. Headquartered in the region, ACOA's goal is to work with Atlantic Canadians to improve the economy of our communities through the successful development of businesses and job opportunities.

ACOA carries this out by:

- ☐ helping people to set up new, and to expand existing businesses
- ☐ marketing Atlantic Canada, nationally and internationally
- ☐ working together with other federal departments, the provincial governments and private sector within the four Atlantic provinces to ensure maximum benefit for the region

This document, produced by the Atlantic Canada Opportunities Agency, is meant to be a guide to assist Atlantic Canadians in small business. While every effort has been made to include all relevant groups, ACOA does not claim that this is an all-inclusive publication. Should you have additions or corrections, please write to:

ACOA Communications Branch
P.O. Box 6051
Moncton, NB E1C 9J8

or call 1-800-561-7862.

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INTRODUCTION

As the title suggests, the purpose of this *Guide* is to help people like you, who are either planning to start a business or are already in business, know where to turn for help.

Right now in Atlantic Canada, there is a long list of organizations offering a wealth of information and services — all designed to help you succeed in business. They represent all walks of life, from federal government, provincial government, academic, business groups, special-interest groups, etc.

But while the list of organizations continues to grow, it has also become increasingly confusing for the would-be and existing entrepreneur. Who are these organizations? What do they do? And which ones should I approach for my particular needs?

That's the goal of *The Entrepreneur's Guide of Where to Get Help in Atlantic Canada*; to help take some of the mystery out of the process, and to put you in touch with the right people — faster.

Please note that the *Guide* does not pretend to give you all the facts and figures about each organization. It was designed to act as a quick reference, showing you at a glance what groups are available to you, province by province. A short description gives you some basic information, helping you decide which organizations can best meet your business needs.

The Atlantic Canada Opportunities Agency (ACOA) believes that entrepreneurs like you hold the key to improving the economy of Atlantic Canada. The more successful businesses we have, the more job opportunities for our communities. Together with our partners in the community, ACOA is working on your behalf to help you succeed in business.

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NEW BRUNSWICK

FEDERAL GOVERNMENT

Atlantic Canada Opportunities Agency

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Atlantic Canada Opportunities Agency

New Brunswick Regional Office

570 Queen St., P.O. Box 578

Fredericton, NB E3B 5A6

Toll Free: 1-800-561-4030

Tel: (506) 452-3184

Fax: (506) 452-3285

Or contact the local ACOA office nearest you: Moncton, 851-6432; Saint John, 636-4485; Shippagan, 336-9779; Bathurst, 548-7420; Grand Falls, 473-5556; Edmundston, 735-4236.

Consumer and Corporate Affairs Canada

Consumer and Corporate Affairs Canada (CCAC) regulates federal incorporation of businesses and not-for-profit groups, trademarks, copyright, patents, industrial design, packaging and labelling, weights and measures, hazardous products, misleading advertising, marketing practices, competition policy, electricity and gas inspection, and bankruptcy.

Consumer and Corporate Affairs Canada

Atlantic Regional Office

Suite 1500, 1489 Hollis St.

Halifax, NS B3J 3M5

Tel: (902) 426-6080

Fax: (902) 426-6094

Employment and Immigration Canada

Located in more than 50 communities throughout the Atlantic provinces, Canada Employment Centres (CECs) offer various services to entrepreneurs such as job information, human resources planning and the Labour Market Adjustment Program. To contact the CEC closest to you, consult the Blue Pages of your

telephone directory under Employment and Immigration Canada (EIC). EIC also assists entrepreneurs through local Community Futures Committees and Business Development Centres which provide technical and financial support to create and maintain local employment. Business Development Centres are located in the following communities:

Chaleur Entrepreneurship Centre

970 Main St., P.O. Box 120

Beresford, NB E0E 1H0

Tel: (506) 548-5951

Fax: (506) 548-9340

Société d'aide à l'entreprise Inc.

439 Moulin St., P.O. Box 940

Tracadie, NB E0C 2B0

Tel: (506) 395-9700

Fax: (506) 395-5672

Charlotte County Development Corporation Inc.

123 Milltown Blvd., Suite 202

P.O. Box 455

St. Stephen, NB E3L 2X3

Tel: (506) 466-5055

Fax: (506) 466-4859

Adel-Kent-Leda

59 Irving Blvd.

P.O. Box 668

Bouctouche, NB E0A 1G0

Tel: (506) 743-6070

Fax: (506) 743-9088

Miramichi Lead Inc.

Chatham Town Centre

372 Water St., Suite 206

Chatham, NB E1N 1B6

Tel: (506) 778-8401

Fax: (506) 778-2224

Southwest Valley Development Corporation Inc.

P.O. Box 8

Harvey Station, NB E0H 1H0

Tel: (506) 366-3022

Fax: (506) 366-3444

Restigouche Business Development Centre Inc.

207 Roseberry Rd., P.O. Box 1089

Campbellton, NB E3N 3H1

Tel: (506) 753-3344

Fax: (506) 753-7131

Southeast Lead Corporation Inc.

Main St., P.O. Box 1238

Shediac, NB E0A 3G0

Tel: (506) 532-8312

Fax: (506) 532-1373

Victoria Madawaska-South Business Development Centre Inc.

166 Broadway St., P.O. Box 368

Grand Falls, NB E0J 1M0

Tel: (506) 473-6446

Fax: (506) 473-1280

Industry, Science and Technology Canada

Industry, Science and Technology Canada (ISTC) has established Business Service Centres in each of its regional offices to help small and medium-sized businesses find information on a variety of topics including computerized information services, diagnostic and counselling services, financial assistance, funded programs, etc. Co-managed with External Affairs and International Trade Canada, International Trade Centres are also located in each ISTC regional office to provide help and information to those wishing to export their products.

Industry, Science and Technology Canada

New Brunswick Regional Office

Assumption Place, 12th Fl.

770 Main St., P.O. Box 1210

Moncton, NB E1C 8P9

Tel: (506) 857-ISTC

Fax: (506) 851-6429

Revenue Canada Excise

Revenue Canada Excise administers the Goods and Services Tax. If you own a small business with revenue of more than \$30,000 per year, you must register for the GST.

Revenue Canada Excise

Moncton District Office

Suite 107, 1600 Main St.

P.O. Box 1070

Moncton, NB E1C 8P2

Toll Free: 1-800-561-6656

Tel: (506) 851-3727

Fax: (506) 851-7018

Revenue Canada Excise

Saint John District Office

580 Main St., Hilyard Place, Building B

P.O. Box 6865, Station A

Saint John, NB E2L 4S3

Toll Free: 1-800-561-6656

Tel: (506) 636-4909
Fax: (506) 636-4531

Revenue Canada Taxation

If you have a small business, you may need to contact Revenue Canada Taxation. It is responsible for collecting federal and provincial income taxes, Canada Pension Plan contributions, and unemployment insurance premiums imposed by law. It also administers various tax credit programs.

Revenue Canada Taxation

Saint John District Office
65 Canterbury St.
Saint John, NB E2L 4H9
Toll Free: 1-800-222-9622
Tel: (506) 636-4600
Fax: (506) 648-9658

Revenue Canada Taxation

Bathurst District Office
120 Harbourview Blvd.
P.O. Box 8888
Bathurst, NB E2A 4L8
Toll Free: 1-800-561-6104
Tel: (506) 548-7100
Fax: (506) 548-9905

Statistics Canada

Statistics Canada offers data products and services useful to small businesses. Statistical information is available on market demographics, small business ratios, retail trade, consumer spending habits, etc.

Statistics Canada

Regional Reference Centre
North American Life Centre
1770 Market St.
Halifax, NS B3J 3M3
Toll Free: 1-800-565-7192
Tel: (902) 426-5331
Fax: (902) 426-9538

Supply and Services Canada

Supply and Services Canada (SSC) is the chief purchasing agent for the Government of Canada. It administers the Supplier Promotion Program aimed at providing business people with information and advice on how they can deal more effectively with SSC. Seminars are held across the country where staff explain the latest developments in government buying and provide advice on how to get government contracts.

Supply and Services Canada

New Brunswick/Prince Edward Island Region

Moncton Purchasing Office

2nd Fl., 777 Main St., P.O. Box 370

Moncton, NB E1C 8L4

Tel: (506) 851-2149

Fax: (506) 851-6759

Supply and Services Canada

New Brunswick/Prince Edward Island Region

Saint John Purchasing Office

Room 229, Customs Building

189 Prince William St.

Saint John, NB E2L 2B9

Tel: (506) 648-4400

Fax: (506) 648-4376

FEDERAL CROWN CORPORATIONS**Federal Business Development Bank**

The Federal Business Development Bank (FBDB) promotes the establishment and development of businesses in Canada, especially small and medium-sized businesses, by providing them with a wide range of financial services such as loans, venture loans, guarantees and venture capital. FBDB also offers extensive counselling, training, financial planning and strategic planning services.

Federal Business Development Bank

Atlantic Regional Office

Cogswell Tower, Suite 1400

Scotia Square, P.O. Box 1656

Halifax, NS B3J 2Z7

Tel: (902) 426-7860

Fax: (902) 426-9033

Branch offices:

FBDB Bathurst

270 Douglas Ave., 5th Fl.

P.O. Box 780

Bathurst, NB E2A 4A5

Tel: (506) 548-7360

Fax: (506) 548-7381

FBDB Edmundston

Carrefour Assomption

121 de l'Église St., Suite 405

P.O. Box 610

Edmundston, NB E3V 3L2

Tel: (506) 739-8311

Fax: (506) 735-0019

FBDB Fredericton

570 Queen St., Suite 204
 P.O. Box 754
 Fredericton, NB E3B 5B4
 Tel: (506) 452-3030
 Fax: (506) 452-2416

FBDB Moncton

10 Commercial St., 4th Fl.
 P.O. Box 1090
 Moncton, NB E1C 1G2
 Tel: (506) 851-6120
 Fax: (506) 851-6033

FBDB Saint John

75 Prince William St., 2nd Fl.
 Saint John, NB E2L 2B2
 Tel: (506) 636-4751
 Fax: (506) 636-3892

National Research Council Canada

Through its Industrial Research Assistance Program (IRAP), the National Research Council (NRC) helps small and medium-sized Canadian businesses develop and use technology. To accomplish this goal, NRC maintains a national technology network that makes technical assistance available to manufacturing, resource, construction and service industries. This network provides vital links among companies, technology sources and expertise.

In New Brunswick, IRAP includes the following specialized technology centres: Food Research Centre, Moncton, 858-4284; Peat Research and Development Centre, Shippagan, 336-9719; Construction Technology Centre Atlantic, Fredericton, 453-5000; École des sciences forestières, Edmundston, 737-5068; Huntsman Marine Science Centre, St. Andrews, 529-8895; Manufacturing Technology Centre, Fredericton, 453-3533.

National Research Council Canada

Industrial Research Assistance Program
 921 College Hill Rd.
 Fredericton, NB E3B 6Z9
 Tel: (506) 452-3831
 Fax: (506) 452-3827

PROVINCIAL GOVERNMENT**Economic Development and Tourism**

The Small Business Directorate of the Department of Economic Development and Tourism encourages regional economic development through a network of six regional offices and 12 Regional Economic Development Commissions. The Director-

ate administers the Self Start (help to new businesses) and Business Improvement (help to existing businesses) Programs, and is responsible for a library of video and audio tapes on various business topics.

Economic Development and Tourism

Small Business Directorate
Centennial Building
P.O. Box 6000
Fredericton, NB E3B 5H1
Toll Free (Self Start): 1-800-561-4129
Tel: (506) 453-3890
Fax: (506) 457-4845

Advanced Education and Labour

The Department of Advanced Education and Labour administers the Entrepreneur Program. This program encourages and develops entrepreneurial activity among the unemployed by offering interest-free start-up loans to eligible entrepreneurs planning to operate their own business.

Advanced Education and Labour

470 York St., P.O. Box 6000
Fredericton, NB E3B 5H1
Tel: (506) 453-3818
Fax: (506) 453-7967

Justice

If your business involves real estate sales, credit sellers, door-to-door sellers or auctioneers, you should contact the Consumer Affairs Branch of the Department of Justice. It administers several consumer protection laws, some of which may require licensing or registration of individuals and/or companies.

Consumer Affairs Branch

Centennial Building, Room G18
670 King St., P.O. Box 6000
Fredericton, NB E3B 5H1
Tel: (506) 453-2659
Fax: (506) 453-7474

You would visit the Corporate and Trust Affairs Branch of the Department of Justice to incorporate your business or register a partnership or sole proprietorship.

Corporate and Trust Affairs Branch

Centennial Building, Room 475
670 King St., P.O. Box 6000
Fredericton, NB E3B 5H1
Tel: (506) 453-2703
Fax: (506) 453-2613

PROVINCIAL CROWN CORPORATIONS

Research and Productivity Council

The Research and Productivity Council (RPC) offers a wide range of professional and technical services to help industry develop new products. Scientists, engineers and technologists are supported by extensive laboratory facilities to respond to the needs of industrial clients in New Brunswick and elsewhere.

Research and Productivity Council

921 College Hill Road
Fredericton, NB E3B 6Z9
Tel: (506) 452-8994
Fax: (506) 452-1395

REGIONAL ECONOMIC DEVELOPMENT COMMISSIONS

New Brunswick Industrial Commissioners Association

The New Brunswick Industrial Commissioners Association is a group representing 12 Regional Economic Development Commissions and three municipalities whose mandate is to encourage regional economic growth and help existing and potential entrepreneurs through business counselling, business development promotion and business projects.

New Brunswick Industrial Commissioners Association

295 Pleasant St.
Newcastle, NB E1V 1Y7
Tel: (506) 622-7890
Fax: (506) 622-2160

Micmac Maliseet Development Corporation

The mandate of the Micmac Maliseet Development Corporation is to assist aboriginals in starting new businesses, expanding existing operations and initiating other projects which will lead to economic development for the region's aboriginals.

Micmac Maliseet Development Corporation

910 Main St., Suite 104
Moncton, NB E1C 1G6
Tel: (506) 852-4747
Fax: (506) 852-4773

ACADEMIC INSTITUTIONS

Universities throughout Atlantic Canada help people in small business through continuing education programs, executive training programs, and individual business courses. Contact the Faculty of Business Administration or

Commerce at the university nearest you. Your local community college also offers courses and programs helpful to starting or expanding a small business. Check the telephone book.

Atlantic Entrepreneurial Institute

The Atlantic Entrepreneurial Institute (AEI) is a not-for-profit corporation formed by four universities in Atlantic Canada and funded by ACOA. AEI at Université de Moncton offers a counselling service to potential entrepreneurs who are thinking of starting their own businesses, as well as to those whose businesses are in full swing. The Institute offers expertise of university professors in a variety of business administration and commerce disciplines.

Atlantic Entrepreneurial Institute

Faculty of Administration

Université de Moncton

Moncton, NB E1A 3E9

Tel: (506) 858-4558

Fax: (506) 858-4459

International Marketing Centre

The International Marketing Centre at Université de Moncton was established to create awareness in the academic and business communities as to the importance of exporting, and to encourage interaction between the university and exporters.

International Marketing Centre

Faculty of Administration

Université de Moncton

Moncton, NB E1A 3E9

Tel: (506) 858-4499

Fax: (506) 858-4459

Centre for International Marketing and Entrepreneurship

The mission of the Centre for International Marketing and Entrepreneurship at the University of New Brunswick is to contribute to the international competitiveness of New Brunswick by providing information, research and advisory support to small and medium-sized businesses in cooperation with appropriate public and private sector organizations.

Centre for International Marketing and Entrepreneurship

University of New Brunswick

Faculty of Administration

P.O. Box 4400

Fredericton, NB E3B 5A3

Tel: (506) 453-4557

Fax: (506) 453-3561

OTHER

Office for Promotion of Women in Business

The Office for Promotion of Women in Business is an initiative of the New Brunswick Advisory Council on the Status of Women. Activities include training, research, conferences, counselling and referrals. The Office also provides mentoring and networking opportunities for female entrepreneurs.

Office for Promotion of Women in Business

236 St. George St., Suite 316

Moncton, NB E1C 1W1

Tel: (506) 859-7892

Fax: (506) 859-2990

Conseil économique du Nouveau-Brunswick Inc.

The mandate of the Conseil économique is to advocate the interests of the francophone business community within government, promote entrepreneurship among francophones, and inform its members and the general public of all economic issues that could affect the business community.

Conseil économique du Nouveau-Brunswick Inc.

236 St. George St., Suite 314

Moncton, NB E1C 1W1

Tel: (506) 857-3143

Fax: (506) 857-9906

Incutech Brunswick Inc.

Incutech Brunswick Inc. helps new technology-based firms in New Brunswick get off the ground by providing affordable office and laboratory space along with a full range of office support services and shared equipment. Incutech also provides entrepreneurs throughout the province with management and technical expertise.

Incutech Brunswick Inc.

McKay Dr., UNB Campus

P.O. Box 69000

Fredericton, NB E3B 6C2

Toll Free: 1-800-561-4038

Tel: (506) 453-4500

Fax: (506) 453-4510

YMCA/YM-YWCA Enterprise Centres

YMCA/YM-YWCA Enterprise Centres promote self-employment through specialized training, counselling and assistance for entrepreneurs starting their own businesses.

Greater Moncton YMCA Enterprise Centre
111 Commercial St.
Moncton, NB E1C 1A3
Tel: (506) 855-2100
Fax: (506) 859-8198

Saint John YM-YWCA Enterprise Centre
27 Wellington Row
Saint John, NB E2L 3H4
Tel: (506) 634-4949
Fax: (506) 634-0548

Junior Achievement of New Brunswick

Junior Achievement (JA) is an international, not-for-profit organization devoted to encouraging young people to learn about entrepreneurship and small business. JA brings business people and youth together in activity-based educational programs. Through this, students are made aware of entrepreneurship as a viable career option, and are encouraged to explore the world of business.

Junior Achievement of New Brunswick
McKay Dr., UNB Campus
P.O. Box 69000
Fredericton, NB E3B 6C2
Tel: (506) 453-4940
Fax: (506) 453-4510

NEWFOUNDLAND AND LABRADOR

FEDERAL GOVERNMENT

Atlantic Canada Opportunities Agency

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Atlantic Canada Opportunities Agency

Newfoundland Regional Office

Atlantic Place, Suite 801

215 Water St.

P.O. Box 1060, Station C

St. John's, NF A1C 5M5

Toll Free: 1-800-563-5766

Tel: (709) 772-2751

Fax: (709) 772-2712

Or contact the local ACOA office nearest you: Corner Brook, 637-4477; Happy Valley-Goose Bay, 896-2741. FAP offices are located in: Happy Valley-Goose Bay, 896-0441; Bonavista, 468-1475; Port aux Basques, 695-3272; Port Saunders, 861-2174; Grand Bank, 832-2868; Lewisporte, 535-0233; St. John's, 772-0932.

ACOA/Enterprise Network

Federal - Provincial COOPERATION Agreement

The ACOA/Enterprise Network provides a wealth of computer-based information for people in rural Newfoundland either planning or running their own businesses. In areas where people can't come into the centres, Enterprise Network staff go out to them with portable computers equipped to access the main databases. The Network is also accessible through partner organizations throughout the province. Network Centres are located in:

St. John's

P.O. Box 13670

Station A A1B 4G1

Toll Free: 1-800-563-5115

Tel: (709) 729-7038

Fax: (709) 729-7039

St. Alban's

P.O. Box 9 A0H 2E0
 Toll Free: 1-800-563-4191
 Tel: (709) 538-3503
 Fax: (709) 538-3439

Forteau

P.O. Box 41 A0K 2P0
 Toll Free: 1-800-563-7166
 Tel: (709) 931-2072
 Fax: (709) 931-2504

Stephenville

P.O. Box 385 A2N 2Z5
 Toll Free: 1-800-563-0456
 Tel: (709) 643-4104
 Fax: (709) 643-3421

Clarenville

P.O. Box 387 A0E 1J0
 Toll Free: 1-800-567-0011
 Tel: (709) 466-2353
 Fax: (709) 466-2359

Baie Verte

P.O. Box 429 A0K 1B0
 Toll Free: 1-800-563-1297
 Tel: (709) 532-4364
 Fax: (709) 532-4374

Consumer and Corporate Affairs Canada

Consumer and Corporate Affairs Canada (CCAC) regulates federal incorporation of businesses and not-for-profit groups, trademarks, copyright, patents, industrial design, packaging and labelling, weights and measures, hazardous products, misleading advertising, marketing practices, competition policy, electricity and gas inspection, and bankruptcy.

Consumer and Corporate Affairs Canada

Atlantic Regional Office
 Suite 1500, 1489 Hollis St.
 Halifax, NS B3J 3M5
 Tel: (902) 426-6080
 Fax: (902) 426-6094

Employment and Immigration Canada

Located in more than 50 communities throughout the Atlantic provinces, Canada Employment Centres (CECs) offer various services to entrepreneurs such as job information, human resources planning and the Labour Market Adjustment Program. To contact the CEC closest to you, consult the Blue Pages of your

telephone directory under Employment and Immigration Canada (EIC). EIC also assists entrepreneurs through local Community Futures Committees and Business Development Centres which provide technical and financial support to create and maintain local employment. Business Development Centres are located in the following communities:

Gateway Business Development Centre

P.O. Box 430

Port aux Basques, NF A0M 1C0

Tel: (709) 695-7406

Fax: (709) 695-9726

South Coast Business Development Centre

P.O. Box 37

St. Alban's, NF A0H 2E0

Tel: (709) 538-3846

Fax: (709) 538-3439

Baie Verte Peninsula Business Development Centre

P.O. Box 508

Baie Verte, NF A0K 1B0

Tel: (709) 532-4690

Fax: (709) 532-4669

Labrador Venture Capital Ltd.

P.O. Box 1089, Station B

Happy Valley-Goose Bay

Labrador, NF A0P 1E0

Tel: (709) 896-5814

Fax: (709) 896-2900

West Newfoundland Business Development Centre

P.O. Box 657

Corner Brook, NF A2H 6G1

Tel: (709) 639-7755

Fax: (709) 639-1040

Central Newfoundland Business Development Centre

P.O. Box 777

Grand Falls-Windsor, NF A0H 2H0

Tel: (709) 489-4496

Fax: (709) 489-5897

Gander Area Business Development Centre

P.O. Box 471

Gander, NF A1V 1W8

Tel: (709) 651-4738

Fax: (709) 651-3295

Long Range Business Development Centre

P.O. Box 260
 Stephenville, NF A2N 2Z4
 Tel: (709) 643-2933
 Fax: (709) 643-2421

Northland Business Corporation

General Delivery
 Hawkes Bay, NF A0K 3B0
 Tel: (709) 248-5387
 Fax: (709) 248-5327

Trinity/Conception Business Development Centre

General Delivery
 Harbour Grace, NF A0A 2M0
 Tel: (709) 596-4708
 Fax: (709) 596-7721

Northeast Avalon Business Development Centre

P.O. Box 490
 Kelligrews, NF A0A 2T0
 Tel: (709) 834-1088
 Fax: (709) 834-1180

Avalon West Business Development Centre

P.O. Box 419
 Placentia, NF A0B 2Y0
 Tel: (709) 227-2085
 Fax: (709) 227-3670

Burin Peninsula Business Development Centre

P.O. Box 470
 Marystown, NF A0E 2M0
 Tel: (709) 279-4540
 Fax: (709) 279-4545

Southern Shore St. Mary's Bay Business Development Centre

General Delivery
 Trepassey, NF A0A 4B0
 Tel: (709) 438-2252
 Fax: (709) 438-2562

Bonavista Peninsula and Surrounding Area Business Development Centre

P.O. Box 280
 Clarenville, NF A0E 1J0
 Tel: (709) 466-1170
 Fax: (709) 466-1450

Industry, Science and Technology Canada

Industry, Science and Technology Canada (ISTC) has established Business Service Centres in each of its regional offices to help small and medium-sized businesses find information on a variety of topics including computerized information services, diagnostic and counselling services, financial assistance, funded programs, etc. Co-managed with External Affairs and International Trade Canada, International Trade Centres are also located in each ISTC regional office to provide help and information to those wishing to export their products.

Industry, Science and Technology Canada
Newfoundland and Labrador Regional Office
Atlantic Place, 5th Fl.
215 Water St., P.O. Box 8950
St. John's, NF A1B 3R9
Tel: (709) 772-ISTC
Fax: (709) 772-5093

Revenue Canada Excise

Revenue Canada Excise administers the Goods and Services Tax. If you own a small business with revenue of more than \$30,000 per year, you must register for the GST.

Revenue Canada Excise
8th Fl., 215 Water St.
P.O. Box 5500, Station A
St. John's, NF A1C 5W4
Toll Free: 1-800-563-4950
Tel: (709) 772-5333
Fax: (709) 772-6180

Revenue Canada Taxation

If you have a small business, you may need to contact Revenue Canada Taxation. It is responsible for collecting federal and provincial income taxes, Canada Pension Plan contributions, and unemployment insurance premiums imposed by law. It also administers various tax credit programs.

Revenue Canada Taxation
St. John's District Office
Sir Humphrey Gilbert Building
P.O. Box 5968
St. John's, NF A1C 5X6
Toll Free: 1-800-563-2600
Tel: (709) 772-2610
Fax: (709) 745-5928

Statistics Canada

Statistics Canada offers data products and services useful to small businesses. Statistical information is available on market demographics, small business ratios, retail trade, consumer spending habits, etc.

Statistics Canada

Regional Reference Centre

3rd Fl., Viking Building

Crosbie Rd.

St. John's, NF A1B 3P2

Toll Free: 1-800-565-7192

Tel: (709) 772-4073

Fax: (709) 772-2161

Supply and Services Canada

Supply and Services Canada (SSC) is the chief purchasing agent for the Government of Canada. It administers the Supplier Promotion Program aimed at providing business people with information and advice on how they can deal more effectively with SSC. Seminars are held across the country where staff explain the latest developments in government buying and provide advice on how to get government contracts.

Supply and Services Canada

Newfoundland Region

Building 302, Churchill Ave., Pleasantville

St. John's, NF A1A 1N4

Tel: (709) 772-5396

Fax: (709) 772-4603

Supply and Services Canada

Newfoundland Region

Goose Bay Purchasing Office

Building 271, P.O. Box 7001, Station A

Happy Valley-Goose Bay

Labrador, NF A0P 1S0

Tel: (709) 896-2312

Fax: (709) 896-3349

FEDERAL CROWN CORPORATIONS

Federal Business Development Bank

The Federal Business Development Bank (FBDB) promotes the establishment and development of businesses in Canada, especially small and medium-sized businesses, by providing them with a wide range of financial services such as loans, venture loans, guarantees and venture capital. FBDB also offers extensive counselling, training, financial planning and strategic planning services.

Federal Business Development Bank
 Atlantic Regional Office
 Cogswell Tower, Suite 1400
 Scotia Square, P.O. Box 1656
 Halifax, NS B3J 2Z7
 Tel: (902) 426-7860
 Fax: (902) 426-9033

Branch offices:

FBDB Corner Brook
 Herald Tower
 4 Herald Ave., 1st Fl.
 Corner Brook, NF A2H 4B4
 Tel: (709) 637-4515
 Fax: (709) 634-9490

FBDB Grand Falls-Windsor
 42 High St., P.O. Box 744
 Grand Falls-Windsor, NF A2A 2M4
 Tel: (709) 489-2181
 Fax: (709) 489-6569

FBDB St. John's
 4th Fl., Atlantic Place
 215 Water St., P.O. Box 520, Postal Station C
 St. John's, NF A1C 5K4
 Tel: (709) 772-5505
 Fax: (709) 772-2516

National Research Council Canada

Through its Industrial Research Assistance Program (IRAP), the National Research Council (NRC) helps small and medium-sized Canadian businesses develop and use technology. To accomplish this goal, NRC maintains a national technology network that makes technical assistance available to manufacturing, resource, construction and service industries. This network provides vital links among companies, technology sources and expertise.

In Newfoundland, IRAP includes the following specialized technology centres: Cabot College, St. John's, 778-2256; Centre for Cold Oceans Resources Engineering, St. John's, 737-8354; West Viking College, Corner Brook, 637-8500; Newfoundland and Labrador Institute of Fisheries and Marine Technology, St. John's, 778-0200 and Corner Brook, 637-8520; Seabright Corp. Ltd., St. John's, 737-8354

National Research Council Canada
 Industrial Research Assistance Program
 Viking Building, 136 Crosbie Rd.
 St. John's, NF A1B 3K3
 Tel: (709) 772-5228
 Fax: (709) 772-5067

PROVINCIAL GOVERNMENT

Industry, Trade and Technology

A primary role of Industry, Trade and Technology is to: encourage the growth of manufacturing and technical industries in local and export markets; improve the competitiveness of local firms and; actively target outside firms to locate in the province.

Industry, Trade and Technology

4th Fl., West Block

Confederation Building

P.O. Box 8700

St. John's, NF A1B 4J6

Tel: (709) 729-5600

Fax: (709) 729-5936

Justice

You would visit the Registry of Deeds and Companies of the Department of Justice to incorporate a local company or register an outside company operating within the province.

Registry of Deeds and Companies

Ground Fl., East Block

Confederation Building

P.O. Box 8700

St. John's, NF A1B 4J6

Tel: (709) 729-3317

Fax: (709) 729-0232

If your business involves auto dealers, direct sellers, real estate agents or salvage dealers, you should contact the Consumer Affairs Branch of the Department of Justice. This group issues licenses or registrations to these and other types of businesses through the Licensing Division.

Consumer Affairs

Elizabeth Towers

100 Elizabeth Ave.

P.O. Box 8700

St. John's, NF A1B 4J6

Tel: (709) 729-2600

Fax: (709) 729-6998

Economic Recovery Commission of Newfoundland and Labrador

The Economic Recovery Commission is involved in long-range strategies for economic renewal in Newfoundland and Labrador. The Commission has a mandate to strengthen the province's small and medium-sized business sector, and to expand beyond the traditional resource industries. Current activities and initiatives include: encouraging entrepreneurship, undertaking business develop-

ment, promoting business initiatives, developing human resources, and exploring new growth opportunities.

Economic Recovery Commission of Newfoundland and Labrador
3rd Fl., Beothuck Building
20 Crosbie Place
St. John's, NF A1B 3Y8
Tel: (709) 738-0199
Fax: (709) 738-2469

PROVINCIAL CROWN CORPORATIONS

Enterprise Newfoundland and Labrador Corporation

Enterprise Newfoundland and Labrador Corporation (ENL) offers support to new and established businesses, helps assess business ideas and provides services suited to specific business needs. Operating from its five regional offices and 17 branch offices, ENL delivers business and development support services to every corner of the province. Experts in marketing, planning, engineering, finance, business development and crafts know the region, and understand the problems and potential for local business.

Enterprise Newfoundland and Labrador Corporation
4th Fl., Viking Building
136 Crosbie Rd.
St. John's, NF A1B 3K3
Tel: (709) 729-7023
Fax: (709) 729-7087

ECONOMIC DEVELOPMENT ASSOCIATIONS

Newfoundland and Labrador Economic Development Association

The Newfoundland and Labrador Economic Development Association (NLEDA) acts as a common voice for all the various development associations, along with individuals involved in economic development. NLEDA's objectives are to encourage economic growth, education and professional training.

Newfoundland and Labrador Economic Development Association
City of St. John's
Economic Development and Tourism Division
P.O. Box 908
St. John's, NF A1C 5M2
Tel: (709) 576-8455
Fax: (709) 576-8246

Newfoundland and Labrador Rural Development Council

The Newfoundland and Labrador Rural Development Council is an umbrella organization for the province's network of 59 volunteer-based, regional development associations. It supports the activities of these groups which are aimed at improving the social and economic climate of their regions. This involves working closely with the private sector as well as individual entrepreneurs, in order to increase business activity at the local level.

Newfoundland and Labrador Rural Development Council

P.O. Box 306

Gander, NF A1V 1W7

Tel: (709) 256-8833

Fax: (709) 651-3849

Innu Development Corporation

The Innu Development Corporation helps Innu communities achieve economic self-reliance by encouraging and supporting the participation of Innu entrepreneurs in viable business ventures, and building the skills necessary to manage a growing and diverse business environment.

Innu Development Corporation

P.O. Box 119

Sheshatshit, Labrador, NF A0P 1M0

Tel: (709) 497-8398

Fax: (709) 497-8396

Labrador Inuit Development Corporation

The mandate of the Labrador Inuit Development Corporation is to improve the economic life of the Labrador Inuit. It does this by developing markets for regional resources in order to provide stable employment and skill development opportunities for local people.

Labrador Inuit Development Corporation

P.O. Box 660, Station C

Happy Valley-Goose Bay

Labrador, NF A0P 1C0

Tel: (709) 896-8505

Fax: (709) 896-5834

ACADEMIC INSTITUTIONS

Universities throughout Atlantic Canada help people in small business through continuing education programs, executive training programs, and individual business courses. Contact the Faculty of Business Administration or Commerce at the university nearest you. Your local community college also offers courses and programs helpful to starting or expanding a small business. Check the telephone book.

Atlantic Entrepreneurial Institute

The Atlantic Entrepreneurial Institute (AEI) is a not-for-profit corporation formed by four universities in Atlantic Canada and funded by ACOA. AEI promotes entrepreneurship by: creating educational material using Atlantic business and entrepreneurs as case studies; providing policy-makers with information from surveys of the small business sector and; offering counselling services to entrepreneurs at business centres affiliated with its member universities.

Atlantic Entrepreneurial Institute

Faculty of Business Administration
Memorial University of Newfoundland
St. John's, NF A1B 3X5
Tel: (709) 737-8855
Fax: (709) 737-7680

P. J. Gardner Institute for Small Business Studies

The P. J. Gardner Institute for Small Business Studies is located in the Faculty of Business Administration of Memorial University of Newfoundland. The Institute helps small business within the province through consulting, research and training activities.

P. J. Gardner Institute for Small Business Studies

Memorial University of Newfoundland
St. John's, NF A1B 3X5
Tel: (709) 737-8885
Fax: (709) 737-2383

OTHER

Women's Enterprise Bureau

The Women's Enterprise Bureau encourages and promotes women's entrepreneurship and business development in Newfoundland and Labrador. The Bureau, which has five offices across Newfoundland and one in Labrador, provides services to potential women entrepreneurs, stimulates entrepreneurship among women, and encourages recognition of the real and growing economic role that businesswomen are playing in the province.

Women's Enterprise Bureau, Main Office

85 Water St.
St. John's, NF A1C 1A5
Tel: (709) 754-5555
Fax: (709) 754-0079

Regional offices are located in: Grand Falls, 489-1241; Port aux Basques, 695-9690; Marystown, 279-2284; Bay Roberts, 786-9100; Port au Choix, 861-2104; Happy Valley-Goose Bay, 896-2978.

Newfoundland and Labrador Crafts Development Association

The Newfoundland and Labrador Crafts Development Association (NLCDA) is a not-for-profit organization dedicated to the development of the province's craft industry. NLCDA offers marketing, exhibiting and training services, including the organization of retail craft fairs, regular exhibitions, workshops and classes.

Newfoundland and Labrador Crafts Development Association

Devon House, 59 Duckworth St.

P.O. Box 5295

St. John's, NF A1C 5W1

Tel: (709) 753-2749

Fax: (709) 753-2766

Fédération des Francophones de Terre-Neuve et du Labrador

The Fédération des Francophones de Terre-Neuve et du Labrador is a not-for-profit group which is the coordinating organization for five Francophone associations across the province. Its priorities include the economy, education, communication and government services.

Fédération des Francophones de Terre-Neuve et du Labrador

265 Duckworth St.

St. John's, NF A1C 1G9

Tel: (709) 722-0627

Fax: (709) 722-9904

YM-YWCA Enterprise Centre

The YM-YWCA Enterprise Centre helps turn business ideas into business reality. Clients receive free consulting and training services on many topics. The Centre also offers: space for offices, retail stores or manufacturing operations; common services such as reception duties, typing, bookkeeping, photocopying and faxing, and; access to computers, a resource library, business mentors and a financial assistance program.

YM-YWCA Enterprise Centre

92 Elizabeth Ave.

St. John's, NF A1A 1W7

Tel: (709) 739-9933

Fax: (709) 726-5231

Business Association of Newfoundland and Labrador

The Business Association of Newfoundland and Labrador is an association of more than 80 businesses operating in non-competing categories. Its role is to encourage networking among its members.

Business Association of Newfoundland and Labrador
125 Water St., P.O. Box 7274
St. John's, NF A1E 3Y5
Tel: (709) 579-0360
Fax: (709) 579-0464

Junior Achievement of Newfoundland and Labrador

Junior Achievement (JA) is an international, not-for-profit organization devoted to encouraging young people to learn about entrepreneurship and small business. JA brings business people and youth together in activity-based educational programs. Through this, students are made aware of entrepreneurship as a viable career option, and are encouraged to explore the world of business.

Junior Achievement of Newfoundland and Labrador
P.O. Box 7468
St. John's, NF A1E 4V8
Tel: (709) 753-9533
Fax: (709) 753-2612

NOVA SCOTIA

FEDERAL GOVERNMENT

Atlantic Canada Opportunities Agency

The Atlantic Canada Opportunities Agency (ACOA) is a federal government agency. Headquartered in the region, ACOA's goal is to work with Atlantic Canadians to improve the economy of our communities through the successful development of businesses and job opportunities. ACOA offers a broad range of programs and services designed to help you throughout all stages of your business, from start-up to expansion. In the area of financial assistance, ACOA's Action Program is designed to help you increase your competitiveness, expand sales, introduce new products or develop new businesses in selected commercial sectors. The Action Program offers assistance for seven main areas of activity: innovation, business studies, capital investment, selling to government, marketing development, human resource development and business support. ACOA also administers the Fisheries Alternatives Program (FAP), which is designed to diversify the economies of fisheries-dependent communities.

Atlantic Canada Opportunities Agency

Nova Scotia Regional Office
Central Guaranty Trust Tower
Suite 600, 1801 Hollis St.
P.O. Box 2284, Station M
Halifax, NS B3J 3C8
Toll Free: 1-800-565-1228
Tel: (902) 426-6743
Fax: (902) 426-2054

ACOA Cape Breton

4th Fl., Commerce Tower
15 Dorchester St., P.O. Box 2001
Sydney, NS B1P 6K7
Toll Free: 1-800-565-9460
Tel: (902) 564-3614
Fax: (902) 564-3825

Or contact the local ACOA office nearest you: New Glasgow, 755-3746; Yarmouth, 742-0809.

Consumer and Corporate Affairs Canada

Consumer and Corporate Affairs Canada (CCAC) regulates federal incorporation of businesses and not-for-profit groups, trademarks, copyright, patents, industrial design, packaging and labelling, weights and measures, hazardous products, misleading advertising, marketing practices, competition policy, electricity and gas inspection, and bankruptcy.

Consumer and Corporate Affairs Canada
Atlantic Regional Office
Suite 1500, 1489 Hollis St.
Halifax, NS B3J 3M5
Tel: (902) 426-6080
Fax: (902) 426-6094

Employment and Immigration Canada

Located in more than 50 communities throughout the Atlantic provinces, Canada Employment Centres (CECs) offer various services to entrepreneurs such as job information, human resources planning and the Labour Market Adjustment Program. To contact the CEC closest to you, consult the Blue Pages of your telephone directory under Employment and Immigration Canada (EIC). EIC also assists entrepreneurs through local Community Futures Committees and Business Development Centres which provide technical and financial support to create and maintain local employment. Business Development Centres are located in the following communities:

Annapolis Ventures Ltd.
P.O. Box 478
Bridgetown, NS B0S 1C0
Tel: (902) 665-2635
Fax: (902) 665-2961

Bluewater Business Development Corp.
P.O. Box 240
Sheet Harbour, NS B0J 3B0
Tel: (902) 885-2773
Fax: (902) 885-2417

Cumberland County Development Centre Ltd.
32 Church St., P.O. Box 546
Amherst, NS B4H 4A1
Tel: (902) 667-5700
Fax: (902) 667-2270

Growth Opportunities Ltd.
P.O. Box 1647
Digby, NS B0V 1A0
Tel: (902) 245-6166
Fax: (902) 245-5011

Guysborough County Business Development Centre Ltd.
P.O. Box 199
Guysborough, NS B0H 1N0
Tel: (902) 533-2770
Fax: (902) 533-2133

InRich

P.O. Box 24
Mabou, NS B0E 1X0
Tel: (902) 945-2333
Fax: (902) 945-2412

Northside Economic Development Assistance Corporation Ltd.

P.O. Box 99
Sydney Mines, NS B1V 2Y4
Tel: (902) 736-6211
Fax: (902) 736-6212

Oceanside Assistance Group Ltd.

17 Commercial St.
Glace Bay, NS B1A 3B9
Tel: (902) 849-0544
Fax: (902) 849-0549

Pictou County Business Opportunities Ltd.

980 East River Rd.
New Glasgow, NS B2H 3S5
Tel: (902) 752-7402
Fax: (902) 752-8856

Queens Business Development Centre Ltd.

P.O. Box 1204
Waterfront Plaza
Liverpool, NS B0T 1K0
Tel: (902) 354-2616
Fax: (902) 354-7355

Shelburne Business Development Centre Ltd.

P.O. Box 189
Shelburne, NS B0T 1W0
Tel: (902) 875-1133
Fax: (902) 875-4199

Sydney Ventures Ltd.

245 George St., Suite 201
Sydney, NS B1P 1J5
Tel: (902) 539-4332
Fax: (902) 562-1016

Windsor-West Hants Business Development Centre Ltd.

P.O. Box 2788
Windsor, NS B0N 2T0
Tel: (902) 798-5717
Fax: (902) 798-0460

Yarmouth Regional Business Corp.
Harbourfront Place
Lovitt St., Suite 101
P.O. Box 607
Yarmouth, NS B5A 4B6
Tel: (902) 742-5364
Fax: (902) 742-1027

Industry, Science and Technology Canada

Industry, Science and Technology Canada (ISTC) has established Business Service Centres in each of its regional offices to help small and medium-sized businesses find information on a variety of topics including computerized information services, diagnostic and counselling services, financial assistance, funded programs, etc. Co-managed with External Affairs and International Trade Canada, International Trade Centres are also located in each ISTC regional office to provide help and information to those wishing to export their products.

Industry, Science and Technology Canada

Nova Scotia Regional Office
Central Guaranty Trust Tower
1801 Hollis St., 5th Fl.
P.O. Box 940, Station M
Halifax, NS B3J 2V9
Tel: (902) 426-7259
Fax: (902) 426-2624

Revenue Canada Excise

Revenue Canada Excise administers the Goods and Services Tax. If you own a small business with revenue of more than \$30,000 per year, you must register for the GST.

Revenue Canada Excise
2695 Dutch Village Rd., Halifax
P.O. Box 2900
Armdale, NS B3L 4N5
Toll Free: 1-800-565-9111
Tel: (902) 426-9601
Fax: (902) 426-4727

Revenue Canada Taxation

If you have a small business, you may need to contact Revenue Canada Taxation. It is responsible for collecting federal and provincial income taxes, Canada Pension Plan contributions, and unemployment insurance premiums imposed by law. It also administers various tax credit programs.

Revenue Canada Taxation

Halifax District Office

1256 Barrington St.

P.O. Box 638

Halifax, NS B3J 2T5

Toll Free (within NS): 1-426-2210

Tel: (902) 426-2210

Fax: (902) 426-7170

Revenue Canada Taxation

Sydney District Office

60 Dorchester St., P.O. Box 1300

Sydney, NS B1P 6K3

Toll Free (within NS): 1-564-7080

Tel: (902) 564-7080

Fax: (902) 564-3095

Statistics Canada

Statistics Canada offers data products and services useful to small businesses. Statistical information is available on market demographics, small business ratios, retail trade, consumer spending habits, etc.

Statistics Canada

Regional Reference Centre

North American Life Centre

1770 Market St.

Halifax, NS B3J 3M3

Toll Free: 1-800-565-7192

Tel: (902) 426-5331

Fax: (902) 426-9538

Supply and Services Canada

Supply and Services Canada (SSC) is the chief purchasing agent for the Government of Canada. It administers the Supplier Promotion Program aimed at providing business people with information and advice on how they can deal more effectively with SSC. Seminars are held across the country where staff explain the latest developments in government buying and provide advice on how to get government contracts.

Supply and Services Canada

Nova Scotia Region

2 Morris Dr.

Burnside Industrial Park

Dartmouth, NS B3B 1S6

Tel: (902) 426-3881

Fax: (902) 426-8808

FEDERAL CROWN CORPORATIONS

Enterprise Cape Breton Corporation

Enterprise Cape Breton Corporation (ECBC) is a federal crown corporation which promotes, finances and develops industry on Cape Breton Island, and a small portion of mainland Nova Scotia in and around the town of Mulgrave. Non-repayable contributions are available for studies, technology transfer, product and market development, as well as various activities aimed at improving tourism, fisheries and aquaculture. ECBC also administers the ACOA Action Program for Cape Breton Island.

Enterprise Cape Breton Corporation

4th Fl., Commerce Tower
15 Dorchester St., P.O. Box 1750
Sydney, NS B1P 6T7
Toll Free: 1-800-565-9460
Tel: (902) 564-3600
Fax: (902) 564-3825

Federal Business Development Bank

The Federal Business Development Bank (FBDB) promotes the establishment and development of businesses in Canada, especially small and medium-sized businesses, by providing them with a wide range of financial services such as loans, venture loans, guarantees and venture capital. FBDB also offers extensive counselling, training, financial planning and strategic planning services.

Federal Business Development Bank

Atlantic Regional Office
Cogswell Tower, Suite 1400
Scotia Square, P.O. Box 1656
Halifax, NS B3J 2Z7
Tel: (902) 426-7860
Fax: (902) 426-9033

Branch offices:

FBDB Bridgewater

129 Aberdeen Rd., Suite 202
P.O. Box 540
Bridgewater, NS B4V 2X6
Tel: (902) 527-5501
Fax: (902) 543-1409

FBDB Halifax

Cogswell Tower, Suite 1400
Scotia Square, P.O. Box 1656
Halifax, NS B3J 2Z7
Tel: (902) 426-7850
Fax: (902) 426-6783

FBDB Sydney
295 George St., P.O. Box 726
Sydney, NS B1P 6H7
Tel: (902) 564-7700
Fax: (902) 564-3975

FBDB Truro
622 Prince St.
Truro, NS B2N 1G4
Tel: (902) 895-6377
Fax: (902) 893-7957

National Research Council Canada

Through its Industrial Research Assistance Program (IRAP), the National Research Council (NRC) helps small and medium-sized Canadian businesses develop and use technology. To accomplish this goal, NRC maintains a national technology network that makes technical assistance available to manufacturing, resource, construction and service industries. This network provides vital links among companies, technology sources and expertise.

In Halifax, IRAP includes the following specialized technology centres: Applied Microelectronics Institute, 421-1250; Canadian Institute of Fisheries Technology, 420-7758; Nova Scotia CAD/CAM Centre, 420-7764.

National Research Council Canada
Industrial Research Assistance Program
1360 Barrington St., Building E
P.O. Box 1000
Halifax, NS B3J 2X4
Tel: (902) 426-3138
Fax: (902) 426-1624

PROVINCIAL GOVERNMENT

Economic Development

The Department of Economic Development encourages growth, prosperity and development through job creation in the small business sector. The department consists of four divisions: Planning and Policy, Trade and Technology, Regional Development and Business Development, all of which touch on small business and entrepreneurship.

Economic Development
World Trade and Convention Centre
1800 Argyle St., P.O. Box 519
Halifax, NS B3J 2R7
Tel: (902) 424-8920
Fax: (902) 424-5739

Housing and Consumer Affairs

If your business involves telephone soliciting, direct selling, real estate sales, insurance sales, offering credit to your customers, health clubs/fitness centres/diet centres, funeral services or mortgage lending, you should contact the Licensing Section of the Department of Housing and Consumer Affairs. It administers legislation that regulates and licenses all of these activities.

Housing and Consumer Affairs, Licensing Section

5151 Terminal Rd., P.O. Box 998

Halifax, NS B3J 2X3

Tel: (902) 424-4690

Fax: (902) 424-0606

Attorney General

You must contact the Registry of Joint Stock Companies, commonly known as the Companies Branch, to register your business in Nova Scotia.

Registry of Joint Stock Companies

Main Fl., Centennial Building

1660 Hollis St., P.O. Box 1529

Halifax, NS B3J 2Y4

Names Reservation Clerk: (902) 424-7588

Tel: (902) 424-7770

Fax: (902) 424-4633

PROVINCIAL CROWN CORPORATIONS

Nova Scotia Research Foundation Corporation

The Nova Scotia Research Foundation Corporation (NSRFC) provides a broad range of testing, engineering, scientific and technical services on a fee-for-service basis. NSRFC participates in the Industrial Research Assistance Program (IRAP) and has several Industrial Technology Advisors who administer the IRAP and ACOA Action Programs. NSRFC also delivers the ACOA-supported Technical People in Industry (TPI) program and the Quality and Productivity Initiative in Nova Scotia.

Nova Scotia Research Foundation Corporation

Woodside Industrial Park

101 Research Dr., P.O. Box 790

Dartmouth, NS B2Y 3Z7

Toll Free: 1-800-565-7051

Tel: (902) 424-8670

Fax: (902) 424-4679

Nova Scotia Business Development Corporation

The Nova Scotia Business Development Corporation provides financial assistance to most business sectors where net economic benefit can be identified. The primary objective is job creation and the promotion of Nova Scotian goods and services.

Nova Scotia Business Development Corporation

World Trade and Convention Centre

1800 Argyle St., P.O. Box 519

Halifax, NS B3J 2R7

Tel: (902) 424-6488

Fax: (902) 424-6823

INDUSTRIAL COMMISSIONS

Economic Developers Association of Nova Scotia

The Economic Developers Association of Nova Scotia (EDANS) is an umbrella group representing 38 industrial commissions across the province. Its objectives include: promoting, assisting and fostering economic development in Nova Scotia; attracting new economic activity in manufacturing, trade and commerce, resource development, tourism and recreation and; expanding existing industry.

Economic Developers Association of Nova Scotia

c/o Bridgewater Development Commission

P.O. Box 9

Bridgewater, NS B4V 2W7

Tel: (902) 543-4651

Fax: (902) 543-1156

ACADEMIC INSTITUTIONS

Universities throughout Atlantic Canada help people in small business through continuing education programs, executive training programs, and individual business courses. Contact the Faculty of Business Administration or Commerce at the university nearest you. Your local community college also offers courses and programs helpful to starting or expanding a small business. Check the telephone book.

Atlantic Entrepreneurial Institute

The Atlantic Entrepreneurial Institute (AEI) is a not-for-profit corporation formed by four universities in Atlantic Canada and funded by ACOA. The Acadia Centre for Small Business and Entrepreneurship is the Nova Scotia component of AEI. The Centre's goals are to: encourage and assist the Acadia School of Business to develop expertise in the field of entrepreneurship and small business; develop an information resource centre to help small business

and entrepreneurship and; provide a counselling service to small business at minimal cost by using students and faculty of the School of Business.

Atlantic Entrepreneurial Institute

Acadia Centre for Small Business and Entrepreneurship
Acadia University
Wolfville, NS B0P 1X0
Tel: (902) 542-2201
Fax: (902) 542-4111

Saint Mary's Business Development Centre

The Saint Mary's Business Development Centre offers information and advice to new or established businesses. The Centre provides expert consultants and enthusiastic students to help with all aspects of small business and entrepreneurship.

Saint Mary's Business Development Centre

Suite 58, 201 Brownlow Ave.
Dartmouth, NS B3B 1W2
Tel: (902) 468-2992
Fax: (902) 468-3894

Centre for Women in Business

The Centre for Women in Business is a not-for-profit resource centre for women in Atlantic Canada who own a small business or are considering an entrepreneurial career. Located within Mount Saint Vincent University, the Centre provides a central referral and information centre; supplies access to training; facilitates networking; promotes women's roles as entrepreneurs and; sponsors research on female entrepreneurship and the needs of women business owners.

Centre for Women in Business

Mount Saint Vincent University
166 Bedford Highway
Halifax, NS B3M 2J6
Tel: (902) 457-6449
Fax: (902) 443-1352

University College of Cape Breton

The University College of Cape Breton Extension and Community Affairs provides seminars, satellite conferences, training programming, skills upgrading and research to support small business in Cape Breton.

University College of Cape Breton

P.O. Box 5300
Sydney, NS B1P 6L2
Tel: (902) 539-5300
Fax: (902) 562-0119

Advanced Management Centre

The Advanced Management Centre is part of Dalhousie University's Henson College of Public Affairs and Continuing Education. The Entrepreneurial Group within the Centre provides services and programs to a variety of clients including small businesses from pre-start-up phase to mature business. All programs reflect entrepreneurial leadership and management approaches necessary to develop the individual and the business.

Advanced Management Centre
Henson College, Dalhousie University
6100 University Ave.
Halifax, NS B3H 3J5
Tel: (902) 494-3661
Fax: (902) 494-3662

Jodrey Centre

The Jodrey Centre promotes economic development in the Acadian regions of Nova Scotia by assisting entrepreneurs and businesses. The Centre advises and assists small and medium-sized businesses and entrepreneurs in developing marketing and business plans. The assistance is provided through the cooperation of ACOA, Université Sainte-Anne and the Jodrey Centre.

Jodrey Centre
Université Sainte-Anne
Pointe-de-l'Église
NS B0W 2M0
Tel: (902) 769-2114
Fax: (902) 769-0163

OTHER

Women's World Finance/Cape Breton Association

Women's World Finance/Cape Breton Association operates a loan-guarantee program for women starting small businesses who cannot access financing through traditional means. A network of women in business on Cape Breton Island has also been established to provide a support system through mentoring. Other services include an annual conference on women and business, one-on-one counselling, a newsletter, workshops, training programs, and an information/referral service.

Women's World Finance/Cape Breton Association
Canadian Affiliate of Women's World Banking
54 Prince St., P.O. Box 1142
Sydney, NS B1P 6J7
Tel: (902) 562-1772

YMCA Enterprise Centres

YMCA Enterprise Centres help unemployed/underemployed people become self-employed. Through entrepreneurial training and consultation, participants are guided in preparing a professional business plan. Once the business is established, further support services are offered.

Cape Breton YMCA Enterprise Centre

106 Reserve St., P.O. Box 250

Glace Bay, NS B1A 5V3

Tel: (902) 849-1794

Fax: (902) 849-5042

YMCA of Yarmouth Enterprise Centre

275 Main St., P.O. Box 86

Yarmouth, NS B5A 4B1

Tel: (902) 742-1277

Fax: (902) 749-1988

Junior Achievement

Junior Achievement (JA) is an international, not-for-profit organization devoted to encouraging young people to learn about entrepreneurship and small business. JA brings business people and youth together in activity-based educational programs. Through this, students are made aware of entrepreneurship as a viable career option, and are encouraged to explore the world of business.

Junior Achievement of Mainland Nova Scotia

2745 Dutch Village Rd., Suite 210

Halifax, NS B3L 4G7

Tel: (902) 421-1118

Fax: (902) 429-8220

Junior Achievement of Cape Breton

56 Nepean St., 3rd Fl.

Sydney, NS B1P 6A8

Tel: (902) 562-4040

Fax: (902) 539-7715

Venture Concepts

Venture Concepts is a division of the Centre for Human and Organizational Development. It is a registered charity whose objectives are to develop and implement entrepreneurial educational programs. Venture Concepts has the license for the New Enterprise Training for Profits (NET/PRO) Planning System which allows participants to determine their suitability for self-employment as well as the feasibility of their business idea, and to research and prepare their business plan.

Venture Concepts
54 Prince St., P.O. Box 1142
Sydney, NS B1P 5J7
Tel: (902) 562-8845
Fax: (902) 539-7487

Preston Area Economic Development Office

The Preston Area Economic Development Office initiates and promotes business development within the Preston area of Nova Scotia. It consults with and assists companies on an ongoing basis regarding specific business development opportunities, and maintains an inventory of business products and services generated by area businesses. It also maintains an information bank of public and private-sector programs and services available to the Preston business community.

Preston Area Economic Development Office
P.O. Box 3412 East
Dartmouth, NS B2W 5G3
Tel: (902) 435-4464
Fax: (902) 434-4615

PRINCE EDWARD ISLAND

PRINCE EDWARD ISLAND

FEDERAL GOVERNMENT

Atlantic Canada Opportunities Agency

The Atlantic Canada Opportunities Agency (ACOA) is a federal government agency. Headquartered in the region, ACOA's goal is to work with Atlantic Canadians to improve the economy of our communities through the successful development of businesses and job opportunities. ACOA offers a broad range of programs and services designed to help you throughout all stages of your business, from start-up to expansion. In the area of financial assistance, ACOA's Action Program is designed to help you increase your competitiveness, expand sales, introduce new products or develop new businesses in selected commercial sectors. The Action Program offers assistance for seven main areas of activity: innovation, business studies, capital investment, selling to government, marketing development, human resource development and business support. ACOA also administers the Fisheries Alternatives Program (FAP), which is designed to diversify the economies of fisheries-dependent communities.

Atlantic Canada Opportunities Agency
Prince Edward Island Regional Office
3rd Fl., 75 Fitzroy St.
Charlottetown, PE C1A 1R6
Toll Free: 1-800-565-0228
Tel: (902) 566-7492
Fax: (902) 566-7098

Consumer and Corporate Affairs Canada

Consumer and Corporate Affairs Canada (CCAC) regulates federal incorporation of businesses and not-for-profit groups, trademarks, copyright, patents, industrial design, packaging and labelling, weights and measures, hazardous products, misleading advertising, marketing practices, competition policy, electricity and gas inspection, and bankruptcy.

Consumer and Corporate Affairs Canada
Atlantic Regional Office
Suite 1500, 1489 Hollis St.
Halifax, NS B3J 3M5
Tel: (902) 426-6080
Fax: (902) 426-6094

Employment and Immigration Canada

Located in more than 50 communities throughout the Atlantic provinces, Canada Employment Centres (CECs) offer various services to entrepreneurs such as job information, human resources planning and the Labour Market Adjustment Program. To contact the CEC closest to you, consult the Blue Pages of your telephone directory under Employment and Immigration Canada (EIC). EIC also assists entrepreneurs through local Community Futures Committees and Business Development Centres which provide technical and financial

support to create and maintain local employment. Business Development Centres are located in the following communities:

Eastern Ventures and Development Corporation

P.O. Box 280
Georgetown, PE C0A 1L0
Tel: (902) 652-2737
Fax: (902) 652-2695

East Prince Development Corporation

263 Harbour Dr.
Summerside, PE C1N 5P1
Tel: (902) 888-3761
Fax: (902) 888-2399

West Prince Ventures Ltd.

R.R. # 1
Alberton, PE C0B 1B0
Tel: (902) 853-3636
Fax: (902) 853-3298

Industry, Science and Technology Canada

Industry, Science and Technology Canada (ISTC) has established Business Service Centres in each of its regional offices to help small and medium-sized businesses find information on a variety of topics including computerized information services, diagnostic and counselling services, financial assistance, funded programs, etc. Co-managed with External Affairs and International Trade Canada, International Trade Centres are also located in each ISTC regional office to provide help and information to those wishing to export their products.

Industry, Science and Technology Canada

Suite 400
Confederation Court Mall
134 Kent St., P.O. Box 1115
Charlottetown, PE C1A 7M8
Tel: (902) 566-7400
Fax: (902) 566-7450

Revenue Canada Excise

Revenue Canada Excise administers the Goods and Services Tax. If you own a small business with revenue of more than \$30,000 per year, you must register for the GST.

Revenue Canada Excise

49 Water St., P.O. Box 1448
Charlottetown, PE C1A 7N1
Toll Free: 1-800-565-9111
Tel: (902) 566-7272
Fax: (902) 368-0327

Revenue Canada Taxation

If you have a small business, you may need to contact Revenue Canada Taxation. It is responsible for collecting federal and provincial income taxes, Canada Pension Plan contributions, and unemployment insurance premiums imposed by law. It also administers various tax credit programs.

Revenue Canada Taxation

Charlottetown District Office

94 Euston St.

Charlottetown, PE C1A 8L3

Toll Free (within PEI): 1-628-4200

Tel: (902) 628-4200

Fax: (902) 368-0248

Statistics Canada

Statistics Canada offers data products and services useful to small businesses. Statistical information is available on market demographics, small business ratios, retail trade, consumer spending habits, etc.

Statistics Canada

Regional Reference Centre

North American Life Centre

1770 Market St.

Halifax, NS B3J 3M3

Toll Free: 1-800-565-7192

Tel: (902) 426-5331

Fax: (902) 426-9538

Supply and Services Canada

Supply and Services Canada (SSC) is the chief purchasing agent for the Government of Canada. It administers the Supplier Promotion Program aimed at providing business people with information and advice on how they can deal more effectively with SSC. Seminars are held across the country where staff explain the latest developments in government buying and provide advice on how to get government contracts.

Supply and Services Canada

New Brunswick/Prince Edward Island Region

Charlottetown Purchasing Office

2nd Fl., Dominion Building

97 Queen St., P.O. Box 5000

Charlottetown, PE C1A 7V6

Tel: (902) 566-7386

Fax: (902) 566-7554

FEDERAL CROWN CORPORATIONS

Federal Business Development Bank

The Federal Business Development Bank (FBDB) promotes the establishment and development of businesses in Canada, especially small and medium-sized businesses, by providing them with a wide range of financial services such as loans, venture loans, guarantees and venture capital. FBDB also offers extensive counselling, training, financial planning and strategic planning services.

Federal Business Development Bank

Atlantic Regional Office
Cogswell Tower, Suite 1400
Scotia Square, P.O. Box 1656
Halifax, NS B3J 2Z7
Tel: (902) 426-7860
Fax: (902) 426-9033

Branch office:

FBDB Charlottetown

51 University Ave., 2nd Fl.
P.O. Box 488
Charlottetown, PE C1A 4K8
Tel: (902) 566-7454
Fax: (902) 566-7459

National Research Council Canada

Through its Industrial Research Assistance Program (IRAP), the National Research Council (NRC) helps small and medium-sized Canadian businesses develop and use technology. To accomplish this goal, NRC maintains a national technology network that makes technical assistance available to manufacturing, resource, construction and service industries. This network provides vital links among companies, technology sources and expertise.

In Charlottetown, IRAP includes the following specialized technology centres: Holland College Technology Centre, 566-9380; PEI Food Technology Centre, 566-1725; Atlantic Veterinary College, 566-0800.

National Research Council Canada

Industrial Research Assistance Program
35 First Ave.
West Royalty Industrial Park
Charlottetown, PE C1E 1B0
Tel: (902) 566-7640
Fax: (902) 566-7641

PROVINCIAL GOVERNMENT

Department of Industry

The Department of Industry administers several COOPERATION Agreements, including Strategic Technology Development and Rural Economic Development. It operates the Business and Technology Exchange (BATE), a computerized source of information serving the PEI business community. The Department is also responsible for the province's eight industrial commissions.

Department of Industry

Shaw Building

P.O. Box 2000

Charlottetown, PE C1A 7N8

Tel: (902) 368-4240

Fax: (902) 368-4224

Justice and Attorney General

You would visit the Corporations Division of the Department of Justice and Attorney General to incorporate your business or register a sole proprietorship or partnership. In addition, all companies from outside the province are required to register under the Licensing Act in order to conduct business in PEI.

Department of Justice and Attorney General

Corporations Division

5th Fl., Shaw Building

P.O. Box 2000

Charlottetown, PE C1A 7N8

Tel: (902) 368-4550

Fax: (902) 368-5283

PROVINCIAL CROWN CORPORATIONS

Prince Edward Island Business Development Agency

The Prince Edward Island Business Development Agency provides a network of Regional Service Centres throughout PEI providing the Small Business Counselling Service and the Agency's regional business development initiatives.

Prince Edward Island Business Development Agency

West Royalty Industrial Park

Charlottetown, PE C1E 1B0

Tel: (902) 368-5800

Fax: (902) 368-5801

Prince Edward Island Marketing Agency

The Prince Edward Island Marketing Agency provides both financial and consultative help to Island businesses. Its efforts focus on market research and product development and promotion.

Prince Edward Island Marketing Agency

West Royalty Industrial Park
Charlottetown, PE C1E 1B0
Tel: (902) 368-6300
Fax: (902) 368-6301

Prince Edward Island Lending Agency

The Prince Edward Island Lending Agency provides financing under various programs designed for agriculture; aquaculture and fisheries; manufacturing and processing; small business; and tourism. Loan programs vary from sector to sector.

Prince Edward Island Lending Agency

National Bank Tower
134 Kent St., Suite 201
P.O. Box 1420
Charlottetown, PE C1A 7N1
Tel: (902) 368-6200
Fax: (902) 368-6201

INDUSTRIAL COMMISSIONS

There are eight industrial commissions serving PEI, which come under the jurisdiction of the Department of Industry. These commissions, located in East Prince, Three Rivers, Souris, West Prince, Baie Acadienne, Eastern Queens, Greater Summerside and Kensington, encourage regional economic growth and entrepreneurship. Activities include business counselling, business development promotion and business support projects. For further information contact:

Department of Industry

Shaw Building
P.O. Box 2000
Charlottetown, PE C1A 7N8
Tel: (902) 368-4240
Fax: (902) 368-4224

ACADEMIC INSTITUTIONS

Universities throughout Atlantic Canada help people in small business through continuing education programs, executive training programs, and individual business courses. Contact the Faculty of Business Administration or

Commerce at the university nearest you. Your local community college also offers courses and programs helpful to starting or expanding a small business. Check the telephone book.

Atlantic Entrepreneurial Institute

The Atlantic Entrepreneurial Institute (AEI) is a not-for-profit corporation formed by four universities in Atlantic Canada and funded by ACOA. The Business Institute is a division of the University of Prince Edward Island School of Business Administration, and a member of AEI. The Institute assists the development of small business in PEI, providing a wide range of business advisory and project services.

Atlantic Entrepreneurial Institute

University of Prince Edward Island Business Institute

160 Pownal St.

Charlottetown, PE C1A 8W5

Tel: (902) 566-0985

Fax: (902) 566-0987

OTHER

Prince Edward Island Advisory Council on the Status of Women

The PEI Advisory Council on the Status of Women provides: networking opportunities for women in business; referrals; and a resource centre, which includes information on small business and entrepreneurship.

Prince Edward Island Advisory Council on the Status of Women

84 Great George St.

P.O. Box 2000

Charlottetown, PE C1A 7N8

Tel: (902) 368-4510

Fax: (902) 368-5544

Junior Achievement of Prince Edward Island

Junior Achievement (JA) is an international, not-for-profit organization devoted to encouraging young people to learn about entrepreneurship and small business. JA brings business people and youth together in activity-based educational programs. Through this, students are made aware of entrepreneurship as a viable career option, and are encouraged to explore the world of business.

Junior Achievement of Prince Edward Island

420 Queen St.

Charlottetown, PE C1A 4E6

Tel: (902) 892-6066

Fax: (902) 628-1933

PAN-ATLANTIC ORGANIZATIONS OF SPECIAL INTEREST

Association of Atlantic Women Business Owners

The Association of Atlantic Women Business Owners (AAWBO) is a not-for-profit organization of women entrepreneurs in Atlantic Canada committed to sharing information, and supporting and encouraging each other. Through its projects and activities, AAWBO encourages networking, establishes role models and assists women business owners to continue their significant contribution to the economy of Atlantic Canada.

Association of Atlantic Women Business Owners

Regional Office

1819 Granville St., Suite 304

Halifax, NS B3J 1X8

Tel: (902) 422-2828

Fax: (902) 422-9711

Atlantic Canada Chinese Business Council

A not-for-profit organization, the Atlantic Canada Chinese Business Council's goal is to attract immigrant investment to promote and support business and economic development in Atlantic Canada.

Atlantic Canada Chinese Business Council

192 Church St., P.O. Box 631

Moncton, NB E1C 4Z9

Tel: (506) 856-8812

Fax: (506) 856-9180

Atlantic Canada Plus

Atlantic Canada Plus (ACP) is an association of businesses promoting the sale of goods and services made in Atlantic Canada to Atlantic Canadians. ACP promotes networking to help support new businesses and help growth of existing entrepreneurs. The ACP registered trademark and promotional activities draw attention to the selection, quality and competitive pricing of goods and services produced in the region.

Atlantic Canada Plus

Metropolitan Place

99 Wyse Rd., Suite 1410

Dartmouth, NS B3A 4S5

Tel: (902) 453-2220

Fax: (902) 455-2751

Atlantic Provinces Chamber of Commerce

The Atlantic Provinces Chamber of Commerce (APCC) is the principal voice for business in Atlantic Canada on matters of economic, social and political importance. APCC provides leadership in creating economic growth, prosperity and an enhanced quality of life in the four Atlantic provinces. APCC

also administers the Canada Opportunities Investment Network (COIN). COIN is a nation-wide database which matches entrepreneurs with potential investors for virtually any business area, including start-up funds and expansion capital.

Atlantic Provinces Chamber of Commerce

236 St. George St., Suite 110

Moncton, NB E1C 1W1

Tel: (506) 857-3980

Fax: (506) 859-6131

Canada Opportunities Investment Network

2345 Yonge St., Suite 501

Toronto, ON M4P 2E5

Toll Free: 1-800-387-8943

Fax: (416) 482-5879

Atlantic Provinces Economic Council

The Atlantic Provinces Economic Council (APEC) is an independent research organization whose mandate is to further the economic development of Atlantic Canada. APEC's many small business members benefit from its surveys and analysis of the economy in their particular sectors. They also participate in APEC conferences and seminars.

Atlantic Provinces Economic Council

5121 Sackville St., Suite 500

Halifax, NS B3J 1K1

Tel: (902) 422-6516

Fax: (902) 429-6803

Canadian Federation of Independent Business

The Canadian Federation of Independent Business (CFIB) works on behalf of all Canadian entrepreneurs to promote and protect a system of free enterprise, strengthen the entrepreneurial culture in Canada, and give independent business a greater voice in determining laws that govern business.

Canadian Federation of Independent Business

1888 Brunswick St., Suite 819

Halifax, NS B3J 3J8

Tel: (902) 420-1997

Fax: (902) 422-8270

Canadian Franchise Association

The Canadian Franchise Association (CFA) is a national association of Canadian businesses united by a common interest in ethical franchising. The goals of CFA are to: provide members with a wide range of services; advise and assist government in maintaining a business climate which encourages the

growth and development of franchising; promote knowledge and education about franchising to the public and; promote unity, cooperation and understanding within the Canadian and international franchise communities.

Canadian Franchise Association

88 University Ave., Suite 607

Toronto, ON M5J 1T6

Tel: (416) 595-5005

Fax: (416) 595-9519

National Entrepreneurship Development Institute

The National Entrepreneurship Development Institute (NEDI) seeks to improve the prospects for entrepreneurship in Canada by: improving the capacity for success in people who are, or who want to be, entrepreneurs; developing within the entrepreneurship community agreement on the nature and role of entrepreneurship and; shifting the economic, social, educational and political climate to be more conscious of and supportive of entrepreneurship. NEDI initiates a wide range of programs that assist and develop all aspects of entrepreneurship in business and the education system.

National Entrepreneurship Development Institute

3601 St. Jacques St. W., Suite 230

Montreal, PQ H4C 3N4

Toll Free: 1-800-361-1649

Tel: (514) 937-2228

Fax: (514) 937-6557

ADDITIONAL RESOURCES

And finally...

Be sure to contact your local Chamber of Commerce, Board of Trade, Better Business Bureau, Manufacturing Association and municipal development organizations. Other useful resources can be found at banks, accounting firms and your local public library.

There are also a number of audio-visual resources available:

Leading Edge - MITV television series on entrepreneurship
(902) 468-2223.

Posséder mon entreprise - 13 video series, Conseil économique du
Nouveau-Brunswick Inc., (506) 857-3143.

Enterprising Women - National Film Board, check the Blue Pages of
your telephone directory.

The Spirit of Adventure - six video series, Canadian Foundation for
Economic Education, (416) 968-2236.



Atlantic Canada Opportunities Agency **Agence de promotion économique du Canada atlantique**

Helping People Succeed in Business

ACOA Head Office

Blue Cross Centre
644 Main St., P.O. Box 6051
Moncton, NB E1C 9J8
Toll free: 1-800-561-7862
Telephone: (506) 851-2271
Fax: (506) 851-7403

ACOA New Brunswick

570 Queen St., P.O. Box 578
Fredericton, NB E3B 5A6
Toll free: 1-800-561-4030
Telephone: (506) 452-3184
Fax: (506) 452-3285

ACOA Newfoundland

Atlantic Place, Suite 801
215 Water St., P.O. Box 1060, Station 'C'
St. John's, NF A1C 5M5
Toll free: 1-800-563-5766
Telephone: (709) 772-2751
Fax: (709) 772-2712

ACOA Nova Scotia

Central Guaranty Trust Tower, Suite 600
1801 Hollis St., P.O. Box 2284, Station 'M'
Halifax, NS B3J 3C8
Toll free: 1-800-565-1228
Telephone: (902) 426-6743
Fax: (902) 426-2054

ACOA Cape Breton

4th Floor, Commerce Tower
15 Dorchester St., P.O. Box 2001
Sydney, NS B1P 6K7
Toll free: 1-800-565-9460
Telephone: (902) 564-3614
Fax: (902) 564-3825

ACOA Prince Edward Island

3rd Floor, 75 Fitzroy St.
Charlottetown, PE C1A 1R6
Toll free: 1-800-565-0228
Telephone: (902) 566-7492
Fax: (902) 566-7098

ACOA Ottawa

4th Floor, 60 Queen St.
P.O. Box 1667, Station 'B'
Ottawa, ON K1P 5R5
Telephone: (613) 954-2422
Fax: (613) 954-0429

*To order this publication, please
quote the following number:
CAT # C89-4/7-1992E
ISBN # 0-662-20061-6*

Disponible en français

Printed on recycled paper




**Printed in Canada
Imprimé au Canada**

